I don't believe it is fair for any business, even if I do have a checking account with them, to call me about what offers they think might benefit me. I think this is harassment, and regardless of who it is. If I feel a need to apply for a credit card, then I should make that decision without any annoying phone calls. I have a right to a happy life, and that happy life will be compromised if major businesses are allowed to push their own customers around. Somethings are more important than money, like freedom from harassment from my own bank. I don't care how many people are employed by these companies. My job doesn't cause any harm nor harasses other people. Telemarkers need to find similar jobs.